

Fill in this information to identify the case:

Debtor 1 Steven L Goward

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 19-20040-dob

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF THE LODGE SERIES IV TRUSTCourt claim no. (if known): 4-1Last 4 digits of any number you use to
identify the debtor's account:8 4 7 7

Date of payment change:

Must be at least 21 days after date
of this notice06/27/2020

New total payment:

\$ 895.24

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 196.09New escrow payment: \$ 198.24**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Steven L Goward

First Name

Middle Name

Last Name

Case number (if known) 19-20040-dob

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/S/ Michelle R. Ghidotti-Gonsalves

Signature

Date 04/21/2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title Authorized Agent for Secured Creditor

Company

Ghidotti-Berger, LLP.

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

949-427-2010

Email

bknotifications@ghidottiberger.com

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: April 15, 2020

STEVEN GOWARD
18134 W SHARON RD
OAKLEY MI 48649

Loan:

Property Address:
18134 WEST SHARON ROAD
OAKLEY, MI 48649

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Nov 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jun 27, 2020:
Principal & Interest Pmt:		697.00	697.00
Escrow Payment:		196.09	198.24
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$893.09	\$895.24

Escrow Balance Calculation	
Due Date:	Oct 27, 2019
Escrow Balance:	(268.70)
Anticipated Pmts to Escrow:	1,568.72
Anticipated Pmts from Escrow (-):	133.68
Anticipated Escrow Balance:	\$1,166.34

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(724.03)
Nov 2019		185.42		*		0.00	(538.61)
Nov 2019		185.42		*		0.00	(353.19)
Dec 2019		196.09		*		0.00	(157.10)
Dec 2019		196.09		*		0.00	38.99
Dec 2019			1,058.30	*	City/Town Tax	0.00	(1,019.31)
Jan 2020		196.09		*		0.00	(823.22)
Jan 2020		134.55		*	Escrow Only Payment	0.00	(688.67)
Jan 2020			163.87	*	Forced Place Insur	0.00	(852.54)
Feb 2020		196.09		*		0.00	(656.45)
Feb 2020			66.84	*	Forced Place Insur	0.00	(723.29)
Mar 2020		196.09		*		0.00	(527.20)
Mar 2020		196.09		*		0.00	(331.11)
Mar 2020			66.84	*	Forced Place Insur	0.00	(397.95)
Apr 2020		196.09		*		0.00	(201.86)
Apr 2020			66.84	*	Forced Place Insur	0.00	(268.70)
					Anticipated Transactions	0.00	(268.70)
Apr 2020		1,372.63		66.84	Forced Place Insur		1,037.09
May 2020		196.09		66.84	Forced Place Insur		1,166.34
	\$0.00	\$3,446.74	\$0.00	\$1,556.37			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

Analysis Date: April 15, 2020

STEVEN GOWARD

Loan:



**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,166.34	919.78
Jun 2020	198.24	66.84	Forced Place Insur	1,297.74	1,051.18
Jul 2020	198.24	66.84	Forced Place Insur	1,429.14	1,182.58
Aug 2020	198.24	66.84	Forced Place Insur	1,560.54	1,313.98
Sep 2020	198.24	518.48	City/Town Tax	1,240.30	993.74
Sep 2020		66.84	Forced Place Insur	1,173.46	926.90
Oct 2020	198.24	66.84	Forced Place Insur	1,304.86	1,058.30
Nov 2020	198.24	66.84	Forced Place Insur	1,436.26	1,189.70
Dec 2020	198.24	1,058.30	City/Town Tax	576.20	329.64
Dec 2020		66.84	Forced Place Insur	509.36	262.80
Jan 2021	198.24	66.84	Forced Place Insur	640.76	394.20
Feb 2021	198.24	66.84	Forced Place Insur	772.16	525.60
Mar 2021	198.24	66.84	Forced Place Insur	903.56	657.00
Apr 2021	198.24	66.84	Forced Place Insur	1,034.96	788.40
May 2021	198.24	66.84	Forced Place Insur	1,166.36	919.80
	<u>\$2,378.88</u>	<u>\$2,378.86</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 262.80. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 396.48 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,166.34. Your starting balance (escrow balance required) according to this analysis should be \$919.78. This means you have a surplus of 246.56.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 2,378.86. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	198.24
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$198.24</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

[illegible]

On 04/21/2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

TRUSTEE
Thomas McDonald
ecf@mcdonald13.org

/s/ Kasra Sadjadi
Kasra Sadjadi

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1 On 04/21/2020, I served the foregoing documents described as ___
2 Notice of Mortgage Payment Change on the following individuals by depositing true copies
3 thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with
4 postage paid, addressed as follows:
5

6 DEBTOR
7 Steven L Goward
8 18134 West Sharon Road
9 Oakley, MI 48649

10 **I declare under penalty of perjury under the laws of the United States of America**
11 **that the foregoing is true and correct.**

12 /s/ Kasra Sadjadi
13 Kasra Sadjadi
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